

Steps to take when you believe you are a Victim of Identity Theft

1. Gather as much documentation as you can about the fraud. This includes bank statements, credit card numbers, mailings, or email information you have received.
2. If the fraud affects your bank, call and report the scam with the bank's fraud report division. They may have several additional steps for you to take.
3. Take the time to place a security freeze on his/her consumer report, as allowed by law. A victim may also access <http://www.ohioattorneygeneral.gov/consumerlaws> for further information.
4. Call local law enforcement agency and file a report documenting all fraud. Makes copies of all documents for law enforcement, and you should keep the originals.
5. You are encouraged to contact the Federal Trade Commission (FTC), which is responsible for receiving and processing complaints under the Identity Theft and Assumption Deterrence Act. The victim can contact the FTC online at <http://www.ftc.gov/bcp/menus/consumer/data/idt.shtm> or by telephone at

877-ID Theft (877-438-4338).

Additionally, some Ohio residents may find it easier to report these crimes to the, <https://www.ohioattorneygeneral.gov/IdentityTheft>, which has a consumer-friendly webpage just for Ohioans. Additional information may be found at the U.S. Department of Justice website, <http://www.usdoj.gov>, or the FBI at <http://cincinnati.fbi.gov> and <http://cleveland.fbi.gov>.

Additional Steps to take for a Victim of Unemployment Identity Theft

1. Contact the Ohio Department of Job and Family Services (833) 658-0394 or <https://unemploymenthelp.ohio.gov/identitytheft/>
2. File the necessary paperwork from the website provided above. This is the quickest way to report such fraud.

VILLAGE OF
ARCANUM

Arcanum Police Department

Identity Theft



#defundthescam

Important Resources

Ohio Attorney General's Office
800-282-0515 or

<https://www.ohioattorneygeneral.gov/IdentityTheft>

Ohio Department of Job and Family Services
(833) 658-0394 or

<https://unemploymenthelp.ohio.gov/identitytheft/>

Annual Credit Report 877-322-8228 or
www.AnnualCreditReport.com

Federal Trade Commission
www.IdentityTheft.gov

Equifax 800-525-6285 or
www.Equifax.com

Experian 888-397-3742 or
www.Experian.com

TransUnion 800-680-7289 or
www.TransUnion.com

Types of Current Scams

Computer Repair Scams

An "employee" of a computer company contacts you claiming your computer has a virus and offers to "fix the problem." The person asks for access to your computer, which allows the scammer to install malicious software designed to scan your computer for personal information or to lock your computer so that you cannot use it until you pay a "ransom" to unlock it.

Fake Check Scams

Someone sends you a check or money order and asks you to deposit it in your account and wire-transfer back the money, minus a nice bonus for you — a "thank you" for helping. Regardless of the pitch, the result is the same: The check or money order you received is counterfeit; it will be returned to your bank unpaid, and the full amount will be deducted from your account.

Phishing and Spoofing

Scammers use clever emails, websites, phone calls and text messages to "phish" for information by posing as a legitimate business. Never give personal information to someone who contacts you unexpectedly, even if they say they are from a trusted business, such as your bank. Scammers can use "spoofing" to disguise the phone number that appears on your caller ID to make their ploys seem more legitimate.

Romance Scams

A con artist meets a victim online or over the phone and claims to be temporarily located overseas — perhaps due to a military assignment or mission trip. After developing a relationship, the scammer eventually asks the victim to send money to pay for airfare, medical expenses or military fees. In reality, there was never "true love," and any money sent will be lost.

Home Improvement Scams

Door-to-door contactors offer to repair your roof, pave your driveway or trim your trees for a great price. After you pay, the contractor disappears after doing a poor job or no work at all. Never pay in full upfront. If you are solicited at your home, you have three days to cancel the contract, and the work should not begin within that period.

Grandparent Scam

A con artist poses as your grandchild, claims to be in trouble and asks you to send money via wire transfer or prepaid card. If you're suspicious, ask a question only a family member would know how to answer; also, call your son or daughter to confirm the claim.

Sweepstakes Scams

Someone falsely claims that you have won the lottery or a contest that you never entered. All you need to do to collect the winnings is prepay a fee or a tax. However, your winnings will never arrive because the lottery or contest is fake. Legitimate sweepstakes are free and require no upfront payment.

Phony Charities

Scammers invent fake charities. To verify the legitimacy of a charitable group before making a donation, call the

Ohio Attorney General's Help Center at 800-282-0515.

Unemployment Fraud

Unfortunately, identity theft is a widespread national challenge. Many Ohioans have become victims. Their identities are used to file fraudulent unemployment claims in both the traditional unemployment and Pandemic Unemployment Assistance programs. The Ohio Department of Job and Family Services offers resources to help individuals and employers affected. See Important Resources on the brochure.